

Information to identify the case:

Debtor 1	Gary Gallemore	Social Security number or ITIN	xxx-xx-7197
	First Name Middle Name Last Name	EIN	__-____-____
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-____
United States Bankruptcy Court	District of New Jersey	Date case filed in chapter	13 10/3/16
Case number:	16-28971-KCF	Date case converted to chapter	7 3/8/17

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gary Gallemore	
2. All other names used in the last 8 years		
3. Address	36 Heath Lane Willingboro, NJ 08046	
4. Debtor's attorney Name and address	Avram D White Law Offices of Avram D White, Esq 66 Hampton Terrace Orange, NJ 07050	Contact phone 973-669-0857
5. Bankruptcy trustee Name and address	Barry R. Sharer Sharer Petree Brotz & Snyder 1103 Laurel Oak Road Suite 105B Voorhees, NJ 08043	Contact phone 856-282-0998

For more information, see page 2 >

Debtor **Gary Gallemore**

Case number **16-28971-KCF**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 3/8/17
<hr/>		
7. Meeting of creditors	April 7, 2017 at 09:00 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
<hr/>		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<hr/>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 6/6/17
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the conclusion of the meeting of creditors
<hr/>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<hr/>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<hr/>		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gary Gallemore
 Debtor

Case No. 16-28971-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 65

Date Rcvd: Mar 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2017.

db +Gary Gallemore, 36 Heath Lane, Willingboro, NJ 08046-1720
 tr +Barry R. Sharer, Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B,
 Voorhees, NJ 08043-4376
 516429311 +Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
 516429321 Citibank, PO Box 8015, South Hackensack, NJ 07606-8015
 516429323 +Citibank (South Dakota) , NA, Attn: Eichenbaum and Stylianou, LLC,
 10 Forest Avenue - PO Box 0194, Paramus, NJ 07653-0194
 516429325 +Citibank, NA, PO Box 6191, Sioux Falls, SD 57117-6191
 516429327 +GMAC, 3451 Hammond Ave., Waterloo, IA 50702-5300
 516429331 Home Depot, PO Box 689100, Des Moines, IA 50368
 516429330 Home Depot, PO Box 9100, Des Moines, IA 50368
 516429337 +PSEG, 80 Park Plaza, Newark, NJ 07102-4194
 516429333 PSEG, PO Box 14104, New Brunswick, NJ 08906-4104
 516429334 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444
 516429336 +PSEG, 80 Park Plaza T5D, Newark, NJ 07102-4109
 516429352 Sprint PCS, PO Box 2200, Bedford Park, IL 60499-2200
 516429359 +Township of Willingboro, 1 Rev Dr. M.L. King Jr. Drive, Willingboro, NJ 08046-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: clistbk3@gmail.com Mar 08 2017 23:01:28 Avram D White,
 Law Offices of Avram D White, Esq, 66 Hampton Terrace, Orange, NJ 07050
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 08 2017 23:02:22 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 08 2017 23:02:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516582283 EDI: GMACFS.COM Mar 08 2017 22:38:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 516429301 +EDI: GMACFS.COM Mar 08 2017 22:38:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 516429302 +EDI: GMACFS.COM Mar 08 2017 22:38:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 516623186 EDI: RESURGENT.COM Mar 08 2017 22:43:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516429305 +EDI: BANKAMER.COM Mar 08 2017 22:43:00 Bank Of America, PO Box 30770,
 Tampa, FL 33630-3770
 516429310 +EDI: BANKAMER.COM Mar 08 2017 22:43:00 Bank of America, PO Box 21846,
 Greensboro, NC 27420-1846
 516429304 +EDI: BANKAMER.COM Mar 08 2017 22:43:00 Bank of America, PO Box 53138,
 Phoenix, AZ 85072-3138
 516429309 +EDI: BANKAMER2.COM Mar 08 2017 22:43:00 Bank of America, PO Box 17009,
 Baltimore, MD 21297-1009
 516429306 +EDI: BANKAMER2.COM Mar 08 2017 22:43:00 Bank of America, Legal Order Processing,
 5701 Horatio Street, Utica, NY 13502-1024
 516429307 EDI: BANKAMER2.COM Mar 08 2017 22:43:00 Bank of America, PO Box 60073,
 City of Industry, CA 91716
 516429303 EDI: BANKAMER.COM Mar 08 2017 22:43:00 Bank of America, PO Box 53132, For Notice Only,
 Phoenix, AZ 85072-3132
 516429308 EDI: BANKAMER.COM Mar 08 2017 22:43:00 Bank of America, PO Box 2278,
 Norfolk, VA 23501-2278
 516429319 EDI: CAPITALONE.COM Mar 08 2017 22:43:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 516429328 EDI: RMSC.COM Mar 08 2017 22:43:00 Home Depot, PO Box 103072, Roswell, GA 30076
 516429312 +EDI: CAPITALONE.COM Mar 08 2017 22:43:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 516429317 +EDI: CAPITALONE.COM Mar 08 2017 22:43:00 Capital One Bank, PO Box 70884,
 Charlotte, NC 28272-0884
 516429315 +EDI: CAPITALONE.COM Mar 08 2017 22:43:00 Capital One Bank, PO Box 85147,
 Richmond, VA 23276-0001
 516429313 +EDI: CAPITALONE.COM Mar 08 2017 22:43:00 Capital One Bank, PO Box 71083,
 For Notice Only, Charlotte, NC 28272-1083
 516461186 EDI: CAPITALONE.COM Mar 08 2017 22:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516429316 EDI: CAPITALONE.COM Mar 08 2017 22:43:00 Capital One bank, PO Box 85064,
 Glen Allen, VA 23058
 516429320 +EDI: CITICORP.COM Mar 08 2017 22:43:00 Citibank, PO Box 6500,
 Sioux Falls, SD 57117-6500
 516429322 EDI: CITICORP.COM Mar 08 2017 22:43:00 Citibank, PO Box 6405, The Lakes, NV 88901-6405
 516429324 EDI: CITICORP.COM Mar 08 2017 22:43:00 Citibank - Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 516429326 +EDI: GMACFS.COM Mar 08 2017 22:38:00 GMAC, PO Box 130424, Roseville, MN 55113-0004
 516429329 +EDI: RMSC.COM Mar 08 2017 22:43:00 Home Depot, 7840 Roswell Rd., Bldg. 100, Ste. 210,
 Atlanta, GA 30350-6877

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 65

Date Rcvd: Mar 08, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516645104 EDI: PRA.COM Mar 08 2017 22:38:00 Portfolio Recovery Associates, LLC,
c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516429335 E-mail/Text: bankruptcy@pseg.com Mar 08 2017 23:01:35 PSEG, PO Box 790,
Cranford, NJ 07016-0790
516429338 +E-mail/Text: bankruptcy@pseg.com Mar 08 2017 23:01:35 PSEG, 20 Commerce Drive,
Cranford, NJ 07016-3617
516429347 EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint, PO Box 152046, Irving, TX 75015-2046
516429346 EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint, PO Box 219554, Kansas City, MO
516429348 EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint, PO Box 740503, Atlanta, GA 30374
516429349 EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint / Nextel, PO Box 17621, Baltimore, MD 21297
516429354 EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint PCS, PO Box 219554, Kansas City, MO 64121
516429351 EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint PCS, PO Box 219718,
Kansas City, MO 64121-9718
516429353 EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint PCS, PO Box 62071, Baltimore, MD 21264
516429344 +EDI: SEARS.COM Mar 08 2017 22:43:00 Sears, PO Box 6924, The Lakes, NV 88901-6924
516429342 +EDI: SEARS.COM Mar 08 2017 22:43:00 Sears, PO Box 182156, Columbus, OH 43218-2156
516429341 EDI: SEARS.COM Mar 08 2017 22:43:00 Sears, PO Box 182459, Columbus, OH 43218
516429339 EDI: SEARS.COM Mar 08 2017 22:43:00 Sears, P.O. Box 555, Columbus, OH 43216
516429343 +EDI: SEARS.COM Mar 08 2017 22:43:00 Sears, PO Box 818007, Cleveland, OH 44181-8007
516429340 EDI: SEARS.COM Mar 08 2017 22:43:00 Sears, PO Box 818017, Cleveland, OH 44181-8017
516429345 +EDI: SEARS.COM Mar 08 2017 22:43:00 Sears/Citibank N.A., PO Box 6283,
Sioux Falls, SD 57117-6283
516429350 +EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint Customer Service, PO Box 8077,
London, KY 40742-8077
516429356 +EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint PCS, PO Box 105243, Atlanta, GA 30348-5243
516429355 +EDI: NEXTEL.COM Mar 08 2017 22:38:00 Sprint PCS, PO Box 8077, London, KY 40742-8077
516429357 +EDI: CITICORP.COM Mar 08 2017 22:43:00 The Home Depot - Citibank NA, PO Box 6497,
Sioux Falls, SD 57117-6497
516429358 EDI: CITICORP.COM Mar 08 2017 22:43:00 The Home Depot/CBNA, PO Box 6497,
For Notice Only, Sioux Falls, SD 57117-6497

TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516429314 Capital One Bank
516429332* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, Processing Center,
Des Moines, IA 50364)
516429318* +Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Avram D White on behalf of Debtor Gary Gallemore clistbk3@gmail.com,
adlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER
PARTICIPATION TRUST dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
James Patrick Shay on behalf of Creditor U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF8 MASTER
PARTICIPATION TRUST james.shay@phelanhallinan.com
John R. Morton, Jr. on behalf of Creditor Ally Financial mortonlaw.bccraig@verizon.net,
donnal@mortoncraig.com;mhazlett@mortoncraig.com

TOTAL: 6